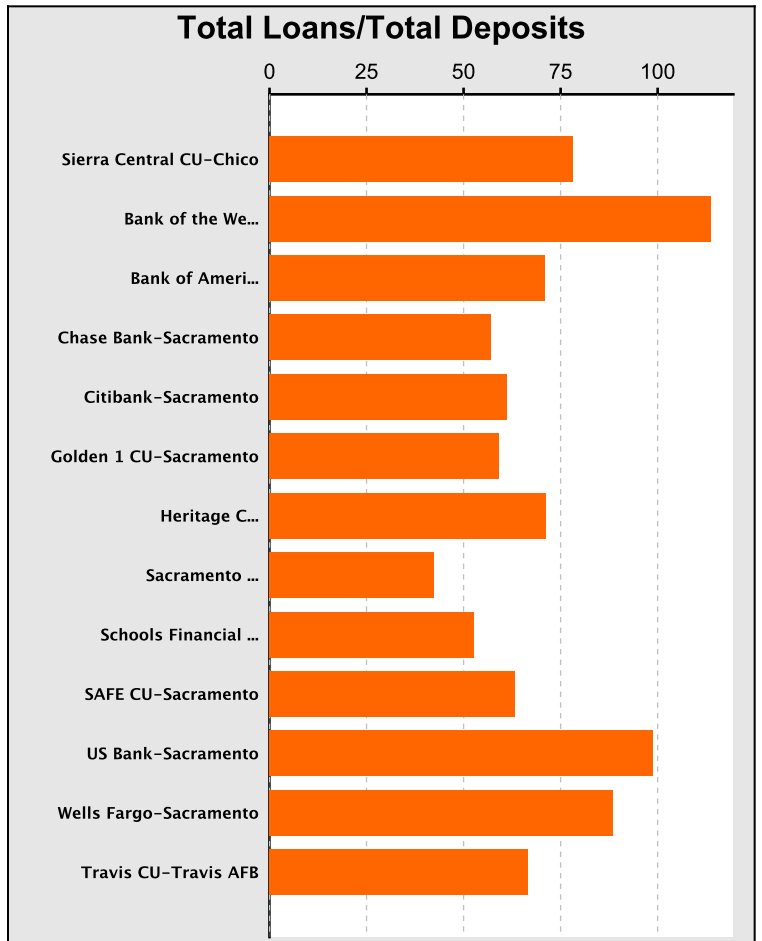
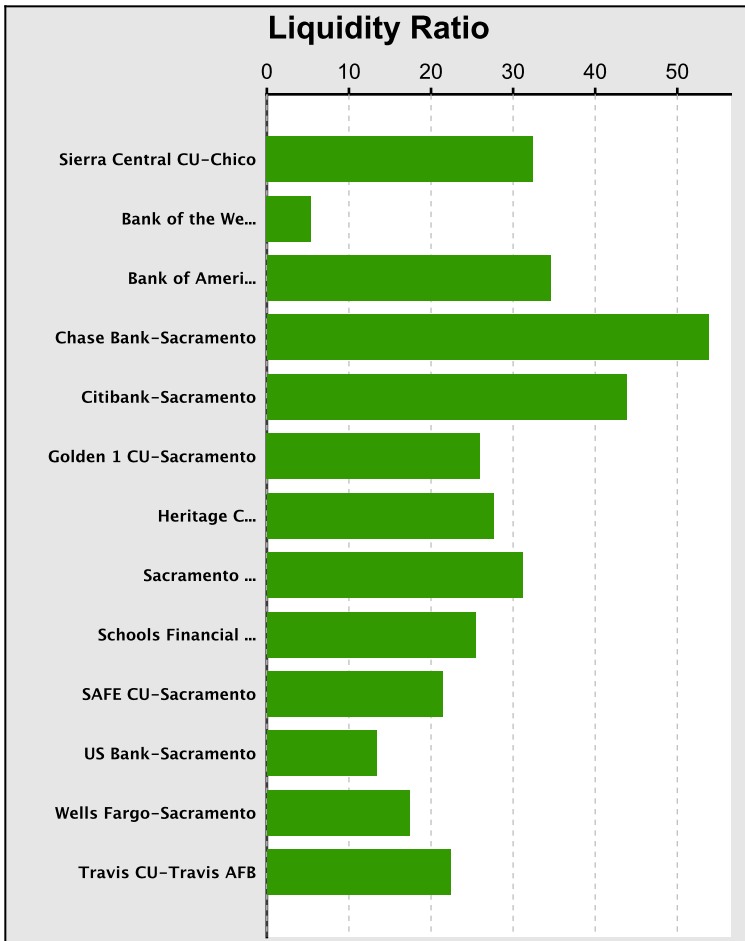


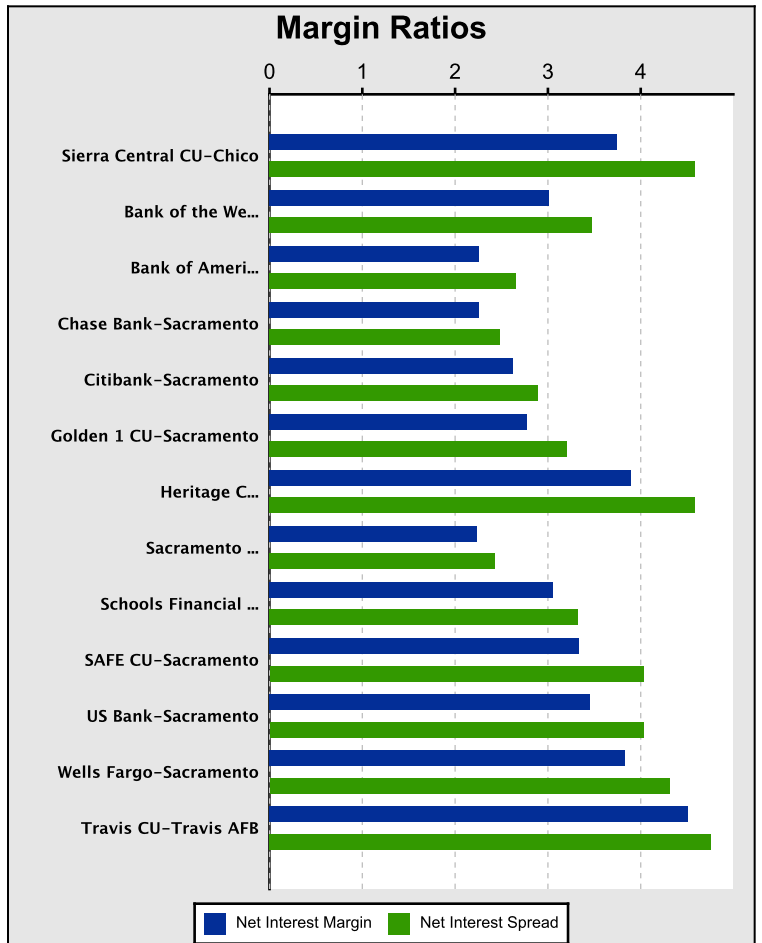
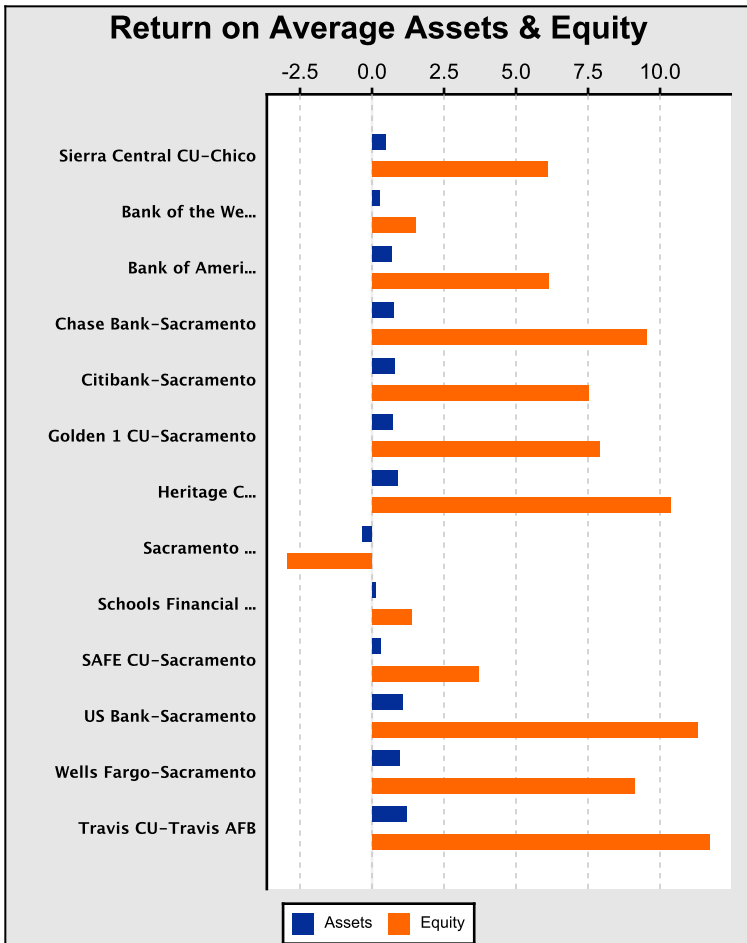
Peer Analysis- Sample Report

3rd qtr, General Information

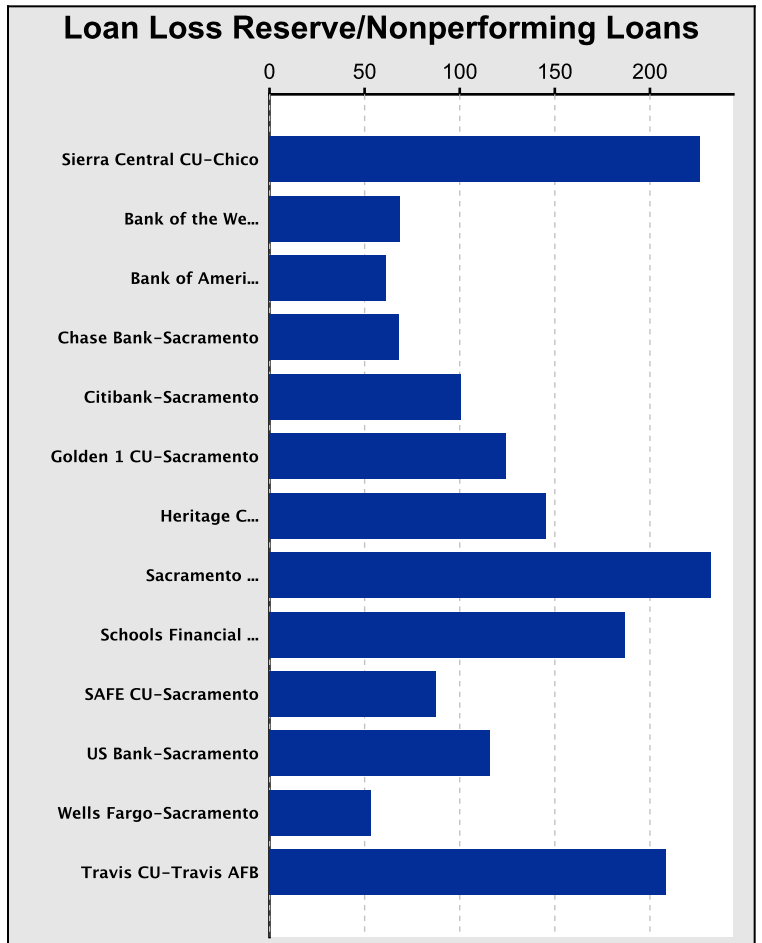
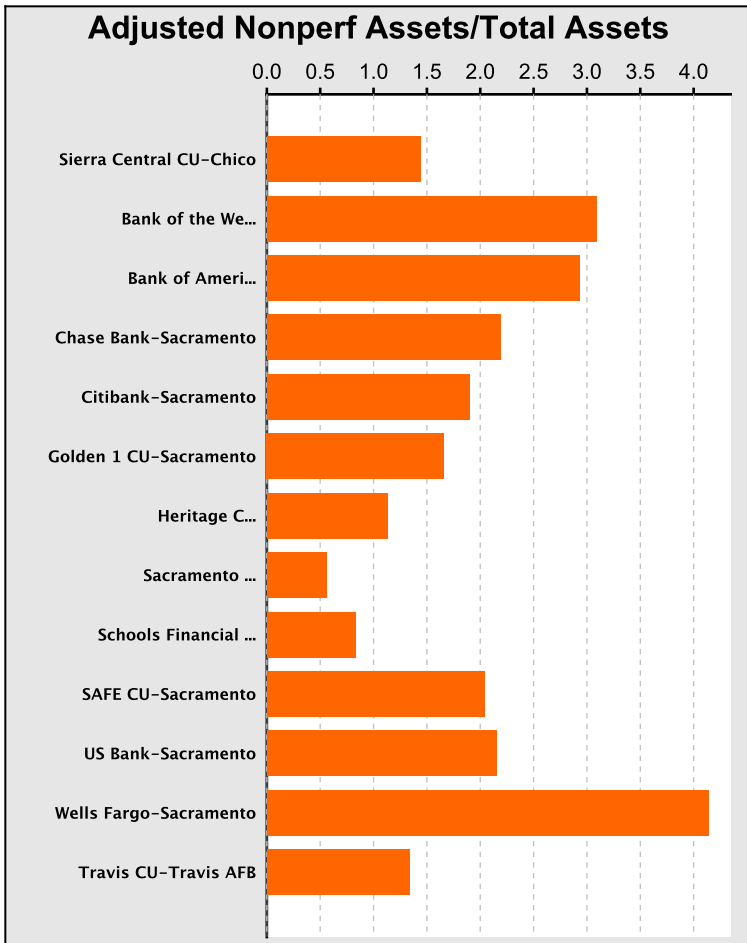
Institution	Weiss Financial Strength Rating (1)	Total Assets (Thousands)	Core Capital/Adj Total Assets	Risk-Adj Capital Ratio	Gap/TA 3 Month	Gap/TA 1 Year	Liquidity Ratio	Non-Core Deposits/ Total Deposits	Total Loans/Total Deposits
Sierra Central CU-Chico	C	\$ 609,759							78.26
Bank of the West-Sacramento	C-	\$ 58,022,067							113.81
Bank of America-Sacramento	D	\$ 1,489,197,995							70.92
Chase Bank-Sacramento	D	\$ 1,642,691,000							56.97
Citibank-Sacramento	C-	\$ 1,209,221,000							61.30
Golden 1 CU-Sacramento	C	\$ 7,317,325							59.17
Heritage CCU-Sacramento	B-	\$ 196,492							71.32
Sacramento CU-Sacramento	C-	\$ 336,206							42.40
Schools Financial CU-Sacramento	D+	\$ 1,323,534							52.58
SAFE CU-Sacramento	C+	\$ 1,787,650							63.16
US Bank-Sacramento	D	\$ 285,762,375							98.85
Wells Fargo-Sacramento	D	\$ 1,070,489,000							88.57
Travis CU-Travis AFB	B+	\$ 1,598,920							66.55



Institution	Return on Avg Assets	Return on Avg Equity	Net Interest Margin/Avg Assets	Net Interest Spread/Avg Earning Assets	NonInterest Inc/Overhead Expense	Efficiency Ratio	Dividend Payout



Institution	Non-Performing Loans/Total Loans	Adj Nonperf Assets/Total Assets	Net Charge-Offs/Avg Loans	Loan Loss Reserve/Nonperf Loans	Loan Loss Reserve/Total Loans	Nonperf Loans/Core Cap & Reserves



About the Weiss Financial Strength Ratings for Banks and Savings & Loans

Each quarter, Weiss Ratings analyzes the financial results of U.S. Banks and Savings & Loans (“Thrifts”), based on the institution’s financial reports. The Weiss Financial Strength Ratings are designed to give depositors and financial professionals a solid indication of an institution’s risk of failure. Many parties can be affected when an institution is troubled, including businesses, municipalities and financial institutions relying on credit lines or extending credit to the institution.

While some ratings agencies only consider a bank or thrift’s current financial solvency and its ability to weather mild economic adversity, our analysis covers an institution’s ability to handle severe adversity, in terms of a sharp decline in earnings or asset quality.

Weiss Financial Strength Rating Components:

Capitalization Index	Measures the adequacy of an institution’s capital and reserves – its cushion to absorb the risks associated with asset expansion, operating losses and charge-offs of nonperforming assets.
Asset Quality Index	Measures the quality of the institution’s past underwriting and investment practices, as well as its loss reserve coverage.
Profitability Index	Measures the soundness of the institution’s operations and contributions of earnings to its financial strength. The profitability index is a composite of the following: operating income, rates of return on assets and equity, net interest margin, fee income and overhead.
Liquidity Index	Measures the institution’s ability to quickly raise cash and fund withdrawals.
Stability Index	Integrates several factors affecting consistency of financial strength over time. The factors include risk diversification, asset growth, charge-off activity and relationships with holding companies and other institutions. The Stability Index also takes former problem areas into account, where despite recent improvement, the institution has yet to establish a record of stable performance.

What The Ratings Mean:

A	Excellent	The institution offers excellent financial security. It has maintained a conservative stance in its business operations as evidenced by its strong equity base, top notch asset quality, steady earnings and high liquidity. While the financial position of any institution is subject to change, we believe that this institution has the resources necessary to deal with severe economic conditions.
B	Good	The institution offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. Nevertheless, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the institution is still maintaining adequate financial strength.
C	Fair	The institution offers fair financial security, is currently stable and will likely remain relatively healthy as long as the economic environment avoids the extremes of inflation or deflation. In a prolonged period of adverse economic or financial conditions, however, we feel this institution may encounter difficulties in maintaining its financial stability.
D	Weak	The institution currently demonstrates what we consider to be significant weaknesses which could negatively impact depositors or creditors. In an unfavorable economic environment, these weaknesses could be magnified.
E	Very Weak	The institution currently demonstrates what we consider to be significant weaknesses and has also failed some of the basic tests that we use to identify fiscal stability. Therefore, even in a favorable economic environment, it is our opinion that depositors or creditors could incur significant risks.
F	Failed	The institution has been placed under the custodianship of regulatory authorities. This implies that it will be either liquidated or taken over by another financial institution.
U	Unrated	The institution is unrated due to insufficient data at the time its rating was updated.
+	Plus Sign	An indication that the institution is at the upper end of the letter grade rating.
-	Minus Sign	An indication that the institution is at the lower end of the letter grade rating.